

Amendments to the Claims

1. (currently amended) A method for employing a technical protection service pursuant to the issuance or maintenance of a data / presence insurance policy, the method to be performed by an entity desiring coverage by the policy, the method comprising:

establishing a technical protection service, the technical protection service protecting at least one of data of the entity and a presence of the entity;

obtaining the data / presence insurance by providing evidence of existence of the technical protection service;

periodically reporting performance of the technical protection service to an insurer providing the data / presence insurance; and

memorializing a contract for the data / presence insurance.

2. (currently amended) The method of claim 1, further comprising reporting to the insurer on the status of the technical protection service during performance of the contract for the data / presence insurance.

3. (previously presented) The method of claim 1, wherein establishing the technical protection service further comprises establishing a data mirroring service.

4. (previously presented) The method of claim 1, wherein establishing the technical protection service further comprises establishing a virus detection service.

5. (previously presented) The method of claim 4, further comprising:
creating a snapshot of the data of the entity; and
if a virus is detected, rolling back the data to a point in time before the virus was detected using the snapshot.

6. (previously presented) The method of claim 1, wherein obtaining the data / presence insurance further comprises obtaining data insurance.

7. (previously presented) The method of claim 1, wherein obtaining the data / presence insurance further comprises obtaining presence insurance.

8. (previously presented) A method for providing technical protection services pursuant to the issuance or maintenance of a data / presence insurance policy, the method to be performed by a technical services provider, the method comprising:

providing an entity with a technical protection service, the technical protection service protecting at least one of data of the entity and a presence of the entity;

informing an insurer of capabilities of the technical protection service prior to issuance of the data / presence insurance policy; and

reporting on a status of the technical protection service to the insurer after issuance of the data / presence insurance policy.

9. (previously presented) The method of claim 8, wherein providing the entity with the technical protection service further comprises providing the entity with a data mirroring service.

10. (previously presented) The method of claim 8, wherein providing the entity with the technical protection service further comprises providing the entity with a virus detection service.

11. (previously presented) The method of claim 10, further comprising:

creating a snapshot of the data of the entity; and

if a virus is detected, rolling back the data to a point in time before the virus was detected using the snapshot.

12. (previously presented) The method of claim 8, wherein the data / presence insurance policy is a data insurance policy.

13. (previously presented) The method of claim 8, wherein the data / presence insurance policy is a presence insurance policy.

14. (currently amended) A method for providing data / presence insurance coverage to an entity in view of a technical protection service to be employed by or provided to the entity, the method to be performed by an insurer, the method comprising the steps of:

calculating a premium for the data / presence insurance coverage, the premium calculation depending on an expected result of the technical protection service; ~~and~~

contracting with the insured entity for the data / presence insurance coverage in view of the technical protection service, the contracting step memorialized in an agreement whose named parties or intended beneficiaries include the insurer and the insured entity; and

adjusting the premium for the data / presence insurance coverage in response to an actual result of the technical protection service after contracting for the data / presence insurance.

15. (original) The method of claim 14, wherein the contracting step memorializes an agreement whose named parties or intended beneficiaries include a technical services provider, the insurer, and the insured entity, and wherein the technical services provider provides the technical protection service to the insured entity under the agreement.

16. (original) The method of claim 15, wherein the technical services provider reports to the insurer on the status of the technical protection service.

17. (original) The method of claim 14, wherein the calculating step depends on the expected result of a data mirroring service as the technical protection service.

18. (original) The method of claim 14, wherein the calculating step depends on the expected result of a geographic spread accomplished by the technical protection service.

19. (original) The method of claim 14, wherein the calculating step depends on the expected data recovery time resulting from the technical protection service.

20. (original) The method of claim 14, wherein the calculating step depends on the expected result of multiple recovery methods provided by the technical protection service.

21. (original) The method of claim 14, wherein the calculating step depends on the expected result of virus detection provided by the technical protection service.

22. (original) The method of claim 14, wherein the contracting step memorializes data insurance in the agreement.

23. (original) The method of claim 14, wherein the contracting step memorializes presence insurance in the agreement.

24. (currently amended) A system comprising:
a local storage medium configured with insured data belonging to an insured entity[[,
and]];
a remote storage medium coupled to the local storage medium through a communications link;

an insurance premium calculator coupled to at least one of the local storage medium and the remote storage medium, the insurance premium calculator configured to monitor data change activity between the local storage medium and the remote storage medium and to calculate an insurance premium in response to the monitored data change activity.

~~a technical services means for supporting the provision to the insured entity of technical data protection services pursuant to an agreement whose named parties or intended beneficiaries include a technical services provider, an insurer, and the insured entity.~~

25. (currently amended) The system of claim 24, further comprising:
a data routing manager coupled to the local storage medium and a plurality of remote storage mediums, the data routing manager configured to route data from the local storage medium to the remote storage mediums in response to a predicted risk affecting at least one of the remote storage mediums.

~~wherein the technical services means comprises remote mirroring tools.~~

26. -37. (canceled)

38. (previously presented) A method for providing insurance against data loss, comprising:

- establishing a remote data volume including all data of a local data volume at a point in time;
- updating the remote data volume over a communications link with data changes to the local data volume;
- determining an exposure period, the exposure period based on a time period between a time a data change occurs on the local data volume and a time the data change occurs on the remote data volume; and
- calculating an insurance premium using the exposure period.

39. (previously presented) The method of claim 38, further comprising:

- monitoring a data change rate between the local data volume and the remote data volume, the data change rate indicating a rate at which data changes are transmitted to the remote data volume; and
- adjusting the insurance premium in response to the data change rate.

40. (previously presented) The method of claim 39, wherein adjusting the insurance premium further comprises limiting coverage for loss of data changes from the local data volume if the data change rate increases above a predefined threshold.

41. (previously presented) The method of claim 38, further comprising:

- establishing at least one additional remote data volume, each additional remote data volume including all data of the local data volume at an associated point in time; and
- adjusting the insurance premium in response to a number of the additional remote data volumes.

42. (previously presented) The method of claim 38, further comprising:

- inspecting at least one of the local data volume, the remote data volume, and the communications link;

wherein calculating the insurance premium further comprises calculating the insurance premium in response to the inspection.

43. (currently amended) The method of claim 38, further comprising:
monitoring an availability of the remote data volume during a coverage period of the insurance; and
adjusting the insurance premium in response to the availability of the remote data volume.

44. (currently amended) The method of claim 38, wherein:
establishing the remote data volume further comprises establishing a plurality of remote data volumes at geographically distinct locations, each of the remote data volumes including all data of the local data volume at an associated point in time; and
updating the remote data volume further comprises updating each remote data volume over an associated communications link with data changes to the local data volume; and
further comprising:
determining an availability of each remote data volume during a coverage period of the insurance;
determining a geographic dispersion of the available remote data volumes; and
adjusting the insurance premium in response to the geographic dispersion of the available remote data volumes.

45. (previously presented) The method of claim 38, further comprising:
calculating a loss estimate, the loss estimate indicating a potential loss during the exposure period; and
calculating a probability of loss, the probability of loss indicating the likelihood that data changes occurring during the exposure period may be lost;
wherein calculating the insurance premium further comprises calculating the insurance premium using the exposure period, the loss estimate, and the probability of loss.

46. (previously presented) The method of claim 38, further comprising:

determining an expected data recovery time, the expected data recovery time indicating an expected time between a restoration of data on the local data volume from the remote data volume;

wherein calculating the insurance premium further comprises calculating the insurance premium using the expected data recovery time.